Certificate Number: 12433-PAE-DE-031177659

Bankruptcy Case Number: 13-13640



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 13, 2018, at 4:56 o'clock PM EDT, Andrea Santiago completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 13, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>